

Dacorum Housing Strategy

Options, Solutions & Delivery 2013-18

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Associated documents

Strategic Tenancy Policy; Housing Allocations Policy; Homelessness Strategy; Affordable Housing SPD; Core Strategy; Housing Principles; HRA Business Plan; Housing Market & Needs Assessment 2012; Asset Management Strategy; Economic Development Strategy; Older Persons' Strategy; Cross-Tenure Housing Energy Strategy; Empty Homes Strategy; Private Sector Housing Assistance Policy; Information Management Strategy

Working in partnership, to create a Borough which enables the communities of Dacorum to thrive and prosper

Affordable Housing ♦ Regeneration ♦ Building Community Capacity ♦ Safe and Clean Environment ♦ Dacorum Delivers



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Foreword

I am pleased to introduce this new Housing Strategy for Dacorum Borough Council. It provides a long-term strategic plan for how the Council's services will evolve to meet the challenges of the local housing market over the next five years. The Council will need to identify and respond to changing housing needs across all demographic groups, tenures, types of accommodation, and residential areas.

The Council is committed to providing good quality housing and support to its local communities. This strategy sets out the Housing Principles and Strategic Objectives, which underpin the Council's work.

This Housing Strategy contributes to the Corporate Vision for the Borough and will deliver quality housing options for the residents of Dacorum Borough Council.

Cllr M Griffiths
Portfolio Holder for Housing



Introduction to Dacorum

- 1.1 Dacorum Borough Council covers 81 square miles of West Hertfordshire extending almost from the outskirts of Watford, northwards to the Chiltern Hills. The majority of residents live in the principal town of Hemel Hempstead. In addition to Hemel Hempstead, there are also two market towns (Berkhamsted and Tring) and a number of villages, all with their own distinctive character. Almost 85% of the Borough is rural. 60% of the rural area falls within the Metropolitan Green Belt reflecting the proximity to London.
- 1.2 The Housing Market and Needs Assessment (HMNA) 2012 found that the population of Dacorum in 2011 was 141,500. It is projected that by 2033, the population will rise considerably, with the highest percentage rise being in the over 65 age range. 15.6% of residents are aged 65 or more and 18.6% are under 15. Around 18% (10,500) of dwellings in the Borough are owned by the Council.
- 1.3 A private sector house condition survey was carried out in 2009. This showed that 21% of homes in the private sector contained Category 1 Hazards under the Housing Health and Safety Rating System. 34% of private homes failed to meet the Decent Homes Standard, which although high is lower than the national average of 36% (English House Condition Survey, 2007).
- 1.4 Housing in Dacorum is expensive by national standards. The average house price for Dacorum is almost £330,000, compared with the average for the London Commuter Belt of around £324,000. While earnings growth has kept pace with national figures, house prices have more than doubled. The Borough has high levels of public sector housing stock by national standards, particularly in Hemel Hempstead.
- 1.5 Hertfordshire has the highest average income in the East of England. Dacorum's average annual income of £29,224 is slightly lower than that of Hertfordshire and the adjoining authorities of St. Albans and Three Rivers. However, this average is significantly higher than that of nearby Luton and slightly higher than the overall average for the adjoining authority of Central Bedfordshire.
- 1.6 The Office for National Statistics figures show that the unemployment level for Dacorum was 6.2% for 2011/12, lower than the national average (8.1%), and very similar to the county average for Hertfordshire (6.1%).
- 1.7 The 2007 Index of Multiple Deprivation ranked Dacorum as the 287th most deprived local authority out of 354 authorities, indicating a low comparative level of deprivation to other areas. Although overall deprivation levels are generally low, there are pockets of deprivation. The least deprived wards tend to be located in the eastern half of the Borough. The most deprived wards in the Borough are all located in Hemel Hempstead.

Housing Strategy – scope and purpose

- 1.8 The Council is committed to its role as a local leader in meeting the challenges and opportunities of the housing sector. This Housing Strategy will provide a positive, clear vision for housing in the area, setting out long-term objectives, targets and policies.



- 1.9 The Council will play a leading role to:
- Assess and plan for current and future housing needs of the local population, including those groups with specific requirements such as older people and disabled;
 - Make the best use of existing housing stock;
 - Plan and facilitate new supply;
 - Plan and commission housing support services;
 - Develop working partnerships that secure effective housing and neighbourhood management; and
 - Provide long-term strategic plans with effective risk management and delivery reporting.
- 1.10 This Housing Strategy has a role in meeting the Council's long-term aim to improve the quality of life for all residents of Dacorum. The Housing Strategy will, therefore, encompass all sectors – social rented, private rented and owner occupation.
- 1.11 A number of documents and existing strategy have been taken into account in developing this Housing Strategy for 2013 - 2018, including the Housing Revenue Account (HRA) Business Plan, Local Planning Framework Core Strategy, the Dacorum Development Programme and Local Investment Plan.
- 1.12 The Housing Revenue Account (HRA) Business Plan sets out the available finance for both the development of new council housing and the regeneration of existing council stock. The Council will be developing an Asset Management Strategy to plan its investment in its own stock and regeneration of council-owned housing estates.
- 1.13 The Local Planning Framework (LPF) Core Strategy replaced the adopted 2004 Dacorum Borough Local Plan (which covered the period 1991-2011 and sets out housing development proposals to 2031 and the local planning policy for Dacorum for the next 20 and more years. It includes major land release schedules, defines suitable and sustainable development, and highlights the requirement for affordable housing on developments of all types. Core Strategy Policy 19 (CS19) states that all developments in Dacorum should provide 35% affordable housing on or off-site.
- 1.14 The Local Investment Plan (LIP) was adopted by Cabinet in February 2011. The Local Investment Plan contains several key targets for Affordable Housing, including a developed portfolio of sites, a commitment to making best use of public sector owned land, and a commitment to developing a range of affordable housing products.
- 1.15 The Dacorum Development Programme (DDP) is a comprehensive and live list of development and regeneration projects in Dacorum at varying stages of the development process. It was first approved in 2011 and was updated in January 2013.

Challenges and opportunity

National Context

- 1.16 In May 2010, a new Coalition Government was elected, with a commitment to lowering the national deficit. Public spending cuts have reduced funding to local government nationally and the Formula Grant to Dacorum was reduced for both 2011/12 and 2012/13.



- 1.17 The Coalition Government has developed, consulted and put into law a number of changes to housing and social housing. These include the Welfare Reform Act, the Localism Act, the Energy Act and the Military Bill, which includes the Military Covenant, and also the Government's Housing Strategy for England 'Laying the Foundations (2011).
- 1.18 The Council is committed to long-term strategic planning and effective risk management. Some of the changes will have a direct impact on housing in Dacorum and will require major reviews of the way in which housing is developed, allocated and managed. The Council is committed to effective consultation with partners and the wider public prior to the adoption of changes in policy and where there is a statutory duty to consult.

Local context

- 1.19 There are a number of key local housing issues that this Housing Strategy is aiming to tackle (main sources: the Core Strategy and Housing Needs and Market Assessment 2012):
- An overall shortage of homes, particularly affordable, and a prohibitive cost of owner occupation;
 - A need to improve the availability and range of housing, as an integral part of attracting and retaining employment in the Borough;
 - Growing numbers of households experiencing homelessness;
 - The impact of an ageing population and the contribution that good housing can make to the health agenda; and
 - Energy efficiency and quality of housing, particularly in the private sector.

Government Housing Strategy (Laying the Foundations, 2011)

- 1.20 *"Government recognises that housing should provide a secure foundation for people's lives: the ability to find the right home in the right place is vital for family life and for sustainable employment. The government identifies four main types of household: aspiring homeowners who are in the private rented sector, younger recent homebuyers who cannot 'trade up' to a better home, older 'established homeowners' and 'lifelong renters' especially in the social sector."*
- 1.21 The Government's strategy introduces new approaches and interventions:
- A mortgage indemnity scheme for purchase of new build property (NewBuy)
 - Support for locally-led large scale development
 - Further efforts on public sector land release
 - Provision of development finance for stalled sites
 - Further support for custom-build (self-build) housing
 - The next steps for council housing finance reform
 - Clearer intentions around reinvigorating the Right to Buy
 - Clarity on guidance around allocation of social housing
 - Support for investment in new private rented sector homes
 - Additional financial support to tackle empty homes
 - Consideration of ways to improve housing options for older people.

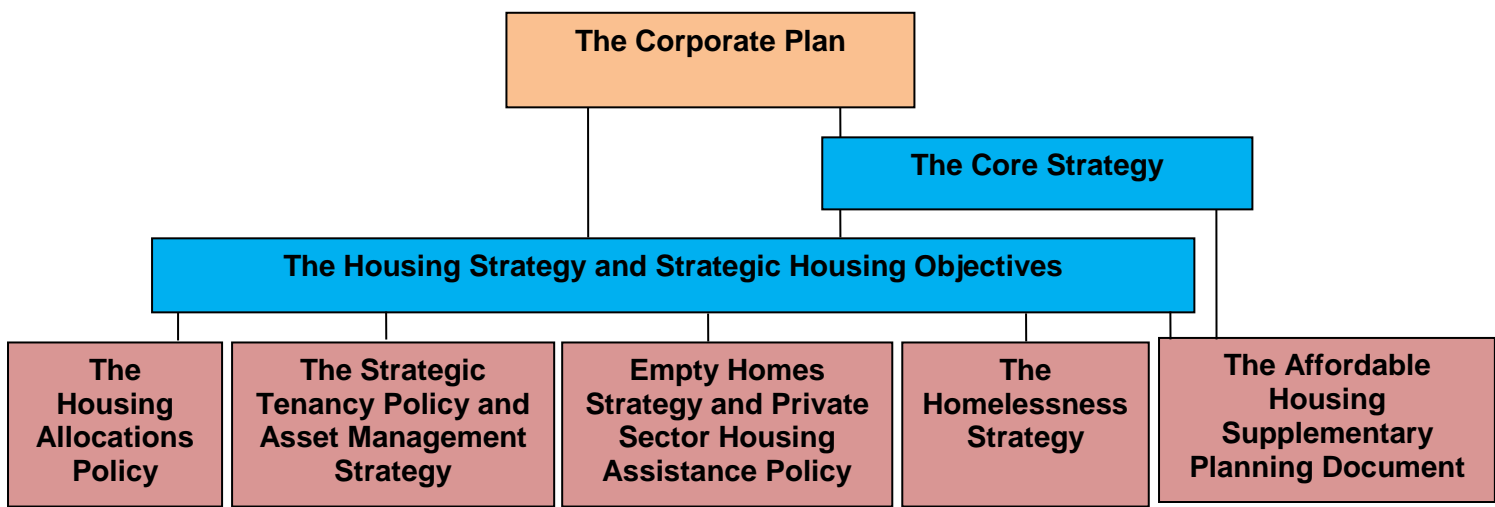


1.22 Appendix 3 contains a summary of this strategy. A number of consultations will be issued by the Government as further details on these proposals are released. The strategy can be found on the Communities and Local Government website at:

<http://www.communities.gov.uk/publications/housing/housingstrategy2011>

The Council's framework

1.23 The Council is committed to ensuring that all its strategic documents support its Corporate Vision. The Housing Strategy incorporates this vision and the Corporate Objectives. The Housing Strategy is the central document at the heart of strategic planning in housing, which will shape long-term aims, policy and procedure.



The Corporate Vision

1.24 The Council has adopted a Corporate Vision for 2010-14. The Housing Strategy will play a central role in supporting the Council to meet several of the main objectives within this vision, and principally in meeting the objectives:

- 'Affordable Housing',
- 'Safe and Clean Environment', and
- 'Regeneration'.



1.25 The diagram below sets out the five main objectives for the Council for 2010-14.



Dacorum 2031: A vision

1.26 The Council's Sustainable Community Strategy stated a vision for "Working together to make Dacorum a happy, healthy prosperous place to live, work and visit." The Council then used this vision to develop a more detailed picture of what the Borough will be like in 2031.

1.27 The following are extracts from the vision for 2031 incorporated into this Housing Strategy:

Dacorum's Sustainable Community Strategy has been fulfilled. The community recognises Dacorum as a happy, healthy, prosperous and safe place in which to live and work and to visit.

Effective use has been made of developed land in the towns and villages, protecting the countryside. Hemel Hempstead has been transformed



through regeneration of the town centre and Maylands business area. The town is fulfilling its potential as a sub-regional business centre, important for green enterprise, and is meeting the locally generated demand for new homes. The market towns of Berkhamsted and Tring and the large villages provide all the necessary services for their communities and surroundings. The economy is buoyant and all parts of the Borough have local employment opportunities, which are both varied and accessible. Communities are inclusive and healthy. Minority groups are an accepted part of culture and diversity. New homes are affordable and cater for the needs of the population. Open space, facilities and services are accessible.

The Housing Principles

- 1.28 The framework for the Council's Housing Strategy was set out in a number of Housing Principles agreed by Cabinet in March 2012 and incorporated into, and now superseded, by this strategy.

The Strategic Housing Objectives

- 1.29 This Housing Strategy 2013 - 2018 provides detailed action plans for six Strategic Housing Objectives, each of which has been developed to meet the national challenges and opportunities, support the Council's medium and long term visions and provide ambitious targets incorporating the Housing Principles.
- 1.30 The six Strategic Housing Objectives are to:
- Plan and deliver a good supply and mix of housing;
 - Improve the quality of housing in Dacorum;
 - Monitor housing need effectively;
 - Maximise the delivery of affordable housing;
 - Improve prevention of homelessness and the range of temporary housing options; and
 - Foster the private sector as a housing option.



SHO 1 – To plan and deliver a good supply and mix of housing

Associated Policy -

Core Strategy, Affordable Housing SPD, Economic Development Strategy, Open for Business – DACORUM: Look No Further, Older Persons' Housing Strategy

Corporate Vision 2010-14 -

Design and enable a more varied housing offer
Support the creation of a high quality, low carbon environment
Protect our green spaces

Introduction

Housing and the economy are intricately related – a strong economy needs a good supply of housing – the right housing in the right places, jobs, transport and growth are all part of the Council's vision for its future.

National and local context

There is high demand for housing in the Borough across all tenures and for a broad range of housing types. New supply of housing is recognised as central to securing the Council's success in making the Borough an economically active area with a strong job market.

Dacorum generates its own local demand for housing from the natural growth of the existing population. The Council's Core Strategy sets out the planning framework for guiding the locations and level of development with the Borough over the next 20 and more years. The Core Strategy identifies a number of challenges to achieving balanced and sustainable growth.

To get the right type of housing in the right locations the Council will need to consider both the current population structure and population projections. The Core Strategy is committed to providing a mix in the size of properties across all tenures. Decent, safe and affordable homes are fundamental to people's wellbeing and quality of life, and in achieving balanced and sustainable communities.

House prices are high given the proximity to London and attractive local environment, which has led to increasing local housing need (HMNA, 2012). This has particularly affected first-time buyers, and while house prices have fallen during the economic downturn, this has not improved market affordability.

Dacorum has a mix of house types that includes a large proportion of terraced housing, modest levels of detached properties, and lower proportions of flats and semis relative to adjoining authorities.

The Borough's population is changing with growing numbers of older residents forecast as a result of increased life expectancy. Household size is projected to continue to fall, particularly as a consequence of an increase in one person households.



The objective for 2013 - 2018

The Council will:

- Deliver economic prosperity and attract inward investment;
- Plan and deliver balanced and sustainable growth in the supply of housing that accommodates the natural growth in population and households;
- Use active intervention to stimulate new supply and growth;
- Make maximum use of opportunities for using previously developed land in urban areas;
- Make use of opportunities to regenerate housing areas as part of a joined up approach with new development;
- Plan for a mix of housing types that will help meet the needs of all sectors in the local community;
- Plan and deliver new housing designed to have a long life and adaptable internal layout where possible, considering accessibility at the design stage; and
- Plan and deliver new housing to achieve successful and sustainable neighbourhoods where possible, considering the layout of neighbourhoods at the design stage.

Key targets to meet the objective

The Council will:

- Deliver a minimum of 430 new homes each year of this strategy, in line with the target set by the Core Strategy;
- Maintain an active partnership with the Homes and Communities Agency;
- Deliver a mix of housing in accordance with Core Strategy Policy 18 (CS18), with new housing developments providing a choice of homes comprising:
 - a range of housing types, sizes and tenure;
 - housing for those with special needs; and
 - affordable housing;
- Use the HNMA and other market and site-specific considerations to make decisions on the appropriate type of mix of homes within development proposals (see related Target Outcomes in SHO 3);
- Deliver growth in accordance with the Development Strategy set out in the Core Strategy. This will focus on Hemel Hempstead due to its status as the principal town of the Borough and as it offers the most development opportunities. Development in other towns and larger villages will focus on meeting locally generated needs. There will be limited opportunities in smaller villages, although rural exception sites will be encouraged;



- Make use of the Lifetime Homes standard (or equivalent) to deliver homes that are designed to be flexible to the changing needs of occupants (whether due to age, disability or any other care or support need), and which can be adapted at minimal cost and disruption;
- Work with Hertfordshire County Council to meet the accommodation needs of people needing supported housing and housing options that support independent living; and
- Make use of the national Building for Life standard (or equivalent) developed by the Commission for Architecture and the Built Environment (CABE) to ensure a focus on the durability and life cycle of properties in delivery. The criteria for meeting this standard reflect the importance of functionality, attractiveness and sustainability in well-designed homes and neighbourhoods.

Target outcomes

Objective	Target outcome	Reporting	Resources
Plan and deliver a good supply and mix of housing	430 new homes each financial year	Annually	Planning and Development Teams, Private investment HCA, Growing Places Fund, s106
Plan and deliver a good supply and mix of housing	Accelerate the delivery of 200 new homes through active intervention	Annually	Planning Team, HCA, Growing Places Fund
Plan and deliver a good supply and mix of housing	Deliver a mix of housing sizes and types across tenures	Annually	Planning and Development Teams HCA, Growing Places Fund, s106
Plan and deliver a good supply and mix of housing	Deliver a proportion of new homes to the 'Lifetime Homes' standard (or equivalent)	Annually	Planning and Development Teams Private investment HCA, Growing Places Fund, s106
Plan and deliver a good supply and mix of housing	Deliver a proportion of new homes to the 'Building for Life' standard (or equivalent)	Annually	Planning and Development Teams Private investment HCA, Growing Places Fund, s106

SHO 2 – To improve the quality of housing in Dacorum

Associated Policy -

Core Strategy, Cross-Tenure Housing Energy Strategy, Empty Homes Strategy, Private Sector Housing Assistance Policy, Asset Management Strategy, Older Persons' Housing Strategy

Corporate Vision 2010-14 -

Design and enable a more varied housing offer
Support the creation of a high quality, low carbon environment

Introduction

Good quality housing contributes to a range of positive factors for households, including health, well-being, and productivity. Standards and expectations for housing change over time and the Council needs to respond to these challenges across all tenures. The Council is committed to working with the private housing sector to support improvements.

National and local context

The Borough's housing stock is generally of good quality with low levels of vacancy and dominated by market housing. There is a large proportion of Council-owned housing relative to other districts in the county, in part reflecting Hemel Hempstead's New Town legacy. The Council is developing an Asset Management Strategy to plan its investment into its council housing.

The Core Strategy sets out a high standard for new housing in Dacorum, with ambitious targets for low carbon footprint housing and the long term sustainability of neighbourhoods. Affordable Homes must meet additional standards (Housing Quality Indicator standards) set by the Homes and Communities Agency.

Much of the housing stock in Dacorum was built in the mid to late twentieth century and certain housing aspirations have changed significantly from the time when this housing was developed.

Insulation techniques were not as advanced in the 1970s, when energy was cheaper and there was less need to conserve. Wholesale and consumer energy prices have since increased significantly and fuel poverty is now a key national issue. The successful Herts and Essex Energy Partnership (HEEP) has helped to improve the insulation and energy efficiency of homes in Dacorum between 2008 and 2012.

In Dacorum there are currently over 550 homes which have been empty for more than 6 months. The majority of these homes are below the expected quality standard for housing in the Borough.

The Council provides a number of home improvement loans to owner occupiers, private landlords and tenants, as well as grants for people with disabilities needing to adapt their home. The Council has also commissioned the Energy Efficiency Trust to carry out an assessment of the energy efficiency of the private sector housing stock. This information is intended to support the Council to target assistance and tackle fuel poverty.



The Council recognises that the standard and quality of much of its sheltered housing for older people falls below current expectations for older persons' housing across all tenures. The Council conducted a review of sheltered housing in 2012 appraising the lifespan of the stock against modern standards.

The Council has a proactive team to tackle anti-social behaviour, and makes use of Neighbourhood Management Boards to establish links with local communities, which can be used to identify and address issues.

The objective for 2013 - 2018

The Council will:

- Plan and deliver balanced and sustainable growth in the supply of housing that delivers to high design standards for quality homes and neighbourhoods;
- Use planning and delivery of new housing, as well as improvements to existing homes, to meet the needs of modern households in terms of good quality housing;
- Encourage, and grant fund where appropriate, local Housing Associations to deliver high quality sustainable development in the Borough;
- Explore high quality sustainable development within the Council's own New Build Programme;
- Work in partnership with the private sector to improve the quality of housing;
- Set out an updated position on loan and grant assistance offered by the Council across tenures;
- Use statutory powers to bring empty homes back into use and to an acceptable, high quality standard; and
- Work towards a long term vision where older people in the Borough have a range of suitable, high quality housing options.

Key targets to meet the objective

The Council will:

- Make use of building standards for quality and energy efficiency in planning and delivering new supply of housing (see related Target Outcomes in SHO 1);
- Deliver the Council's own new build affordable homes to a high energy efficiency standard, including at least one development to an eco-exemplar standard known as Passivhaus, by 2018;
- Develop an Asset Management Strategy and improve procurement of planned repairs to Council stock by incorporating these into the responsive repairs contract and making use of information from day-to-day repairs to inform delivery;



- Set long-term strategic objectives for bringing empty homes back in to use and being proactive in enforcing HMO licencing;
- Implement its Private Sector Housing Assistance Policy, which sets out the loans and grants available for different groups and across different tenures;
- Work with Hertfordshire County Council to ensure suitable adaptations for people in receipt of Disabled Facilities Grant;
- Analyse and report on the results of an energy efficiency assessment being carried out by the Energy Saving Trust and commissioned to take place in 2013;
- Implement the Cross-Tenure Housing Energy Strategy adopted in 2012 and promote the Government's Green Deal and ECO agenda to local residents;
- Research and develop a new Older Persons Housing Strategy for adoption in 2014 to set out the long term vision for older persons' housing in Dacorum and provide timescales for real change to be delivered (see related Target Outcome in SHO3); and
- Research and resource any future initiatives that seek to improve the quality of housing in Dacorum to address the current gap between quality of supply and the expectations of demand.

Target outcomes

Objective	Target	Reporting	Resources
Improve the quality of housing in Dacorum	Develop the Council's new build programme to a high standard, including one eco-exemplar development to be completed by 2018	On-going	Housing Service and Development Team Whole Council
Improve the quality of housing in Dacorum	Procure a joint contract for planned and responsive repairs to Council stock in 2013 and provide on-going monitoring	Quarterly	HRA, private contractors
Improve the quality of housing in Dacorum	Invest resources in improving the private sector through work to identify empty homes and bring them back into use, and further proactive work with private sector landlords	On-going	Team Leader Environmental Protection and Housing, Strategy and Private Sector Housing team / Private Sector
Improve the quality of housing in Dacorum	Meet targets to raise Health and Safety standards proactively, assessed using HHSRS	Bi-annually	Environmental Health team and Strategy and Private Sector Housing team



Improve the quality of housing in Dacorum	Meet targets for timescales to provide adaptations from start to finish for persons in receipt of the Disabled Facilities Grant	Quarterly	Environmental Health team, Housing Service
Improve the quality of housing in Dacorum	Implement the Cross-Tenure Housing Energy Strategy, Green Deal and ECO agenda.	On-going	Team Leader Environmental Protection and Housing, cross-department working group



SHO 3 – To monitor housing need effectively

Associated Policy -

Housing Allocations Policy, Strategic Tenancy Policy, Older Persons' Housing Strategy, Homelessness Strategy, Corporate Evidence Base, Information Management Strategy

Corporate Vision 2010-14 -

Design and enable a more varied housing offer
Achieve good social housing

Introduction

The Council needs to have a good understanding of local housing need, built from a current and accurate evidence base, which reflects housing specific information as well as broader information about the community. This will contribute to the Council's ability to plan and respond to local demand and the challenge of providing for changing needs.

National and local context

The existing evidence base of data and information about local housing needs and markets is now substantially out of date and a new evidence base is required. A Housing Needs Study was conducted in 2003 and this has been updated via Housing Market Intelligence (HMI) reports, as well as monthly and quarterly reporting on the housing register. However the 2003 study was based on Census 2001 data and therefore the demographic information, which the HMI updates have been based on, is substantially out-of-date.

In 2012 the Council commissioned a desk-top Housing Market and Needs Assessment (HMNA) of the Borough, which highlighted key affordability and supply side issues with the housing market in Dacorum, but relied on aggregating the existing population data from 2003.

The last private sector housing condition survey was carried out in 2009, and this evidence base will need updating before 2015 to keep the information at least 5 years in date as per good practice.

The Coalition Government has introduced new home-ownership schemes to broaden the range of potential housing options available to first time buyers and people on lower incomes. The Council needs to understand the potential impact of new initiatives.

Nationally, as well as in Dacorum, there is evidence of a rapidly growing population of older people, with recognised changing demands and housing needs.

To understand the needs of other groups the Council needs to develop its data and information base on black and minority ethnic groups, the housing status of young people, and the accommodation solutions for disabled people.



The objective for 2013 - 2018

The Council will:

- Improve and expand the Council's evidence base of information about local housing need, the local housing market and local stock condition;
- Work with local partners to collect cross-boundary data where appropriate;
- Obtain data and information on the affordability of all tenure types at the local level, including the affordability of new home-ownership schemes, such as NewBuy and FirstBuy;
- Target identified local housing needs of specific groups, where it is recognised that they are not currently being met, or will not be met in the future; and
- Operate a regular, proactive review process of policies and procedures, to support the adoption of change and the potential for the Council to respond to market movement and arising needs.

Key targets to meet the objective

The Council will:

- Commission work in 2013 to analyse the Census 2011 data in order to provide the Council with a current and accurate picture of the demographic breakdowns in the Borough. This will include, but not stop at, local area breakdowns of age, sex, tenure type, income and housing need;
- Collect local housing market information on a more frequent and regular basis by purchasing access to the Hometrack portal;
- Set up and operate an evidence base that supports analysis of long-term data as well as comparisons with national and regional data sets;
- Research and develop an Older Person's Housing Strategy (for adoption by 2014) setting out a proactive plan for meeting current and future demands (see related Target Outcome in SHO 2);
- Use evidenced analysis to address identified needs across a number of household groups, including older people, black and minority ethnic groups, people with disabilities and younger households.



Target outcomes

Objective	Target	Reporting	Resources
Monitor housing need effectively	Starting with the Census data analysis, produce reports of the housing market and needs data for the Borough every three years.	3 yearly	Team Leader Strategy and Private Sector Housing, Policy and Information Officer
Monitor housing need effectively	Commission further work to assess private sector housing stock condition by 2015	5 yearly	
Monitor housing need effectively	Purchase access to relevant market information to inform policy development in 2013.	On-going	Hometrack, Housing Strategy Team
Monitor housing need effectively	Gather evidence to inform the detail of an Older Persons' Housing Strategy to be developed in 2013 for adoption in 2014.	Bi-Annually	Housing Strategy team, Housing Service
Monitor housing need effectively	Gather evidence to inform the detail of a Younger Person's Housing Strategy to be developed in 2014 for adoption in 2015.	Bi-Annually	Housing Strategy team, Housing Service

SHO 4 – To maximise the delivery of affordable housing

Associated Policy - Housing Allocations Policy, Homelessness Strategy, Core Strategy, Affordable Housing SPD

Corporate Vision 2010-14 - Design and enable a more varied housing offer
Achieve good social housing
Derive value from Council owned assets

Introduction

Access to the housing market for local residents is essential to ensuring a strong economy able to attract inward investment. High local house prices and high demand for housing mean that affordable housing is a priority for the Council.

National and local context

There is a long-term affordability problem in the Borough, with average house prices disproportionately high in comparison to income levels. Demand for affordable housing has increased rapidly over a number of years, and there is now a significant gap between this demand and the available supply. Affordable housing is now a very limited resource.

The Housing Market and Needs Assessment (HMNA) 2012 highlighted this affordability problem in Dacorum, and specifically identified:

- The high incomes required to access both the owner occupier and private rented sector markets;
- A current issue with accessibility, due to a lack of availability of private finance;
- A high number of concealed households in housing need, typically those under 30 living at home with parents; and
- That a significant proportion of people with a connection to Dacorum are unable to access housing without assistance.

Current and historical data shows that there are now over 6,000 applicants registered on the Council's housing register at any one time. There is a spread of demand from households across all unit types and sizes, confirmed by the HMNA 2012. The Localism Act 2011 introduced new freedoms for local housing authorities making allocations to affordable rented housing. Local housing authorities are encouraged to adopt new freedoms to reflect priorities for meeting local need and to make best and most effective use of available stock.

The Council works proactively with developers to encourage the delivery of all housing in Dacorum, and supports the delivery of affordable housing through section 106 agreements.

In 2011-12 the Council enabled a number of development schemes, which included 149 affordable housing units delivered in partnership with Housing Associations. This development total was a significant increase from the previous year's delivery of 59 units.

Following the HRA self-financing in 2012 the Council has been able to allocate resources to its own development programme. This will be the first time the Council has built new homes in over 20 years.



The delivery of affordable housing has become necessarily more varied in response to government policy and legislative change. The affordable housing offer moving forwards will include FirstBuy, Shared Ownership and Affordable Rent, which have all been included as acceptable forms of affordable housing within the National Planning Policy Framework.

The objective for 2013 - 2018

The Council will:

- Deliver a development programme of new Council-owned affordable homes;
- Secure new opportunities for the development of further affordable housing and work proactively with Housing Associations to support their development plans;
- Actively seek to bid for funding to deliver affordable homes as and when it becomes available;
- Ensure that sufficient numbers of Housing Associations are willing developers in the area to promote healthy competition when large sites come forward with affordable housing units;
- Maximise access to existing affordable housing through nomination agreements with Housing Associations;
- Make effective use of existing affordable rented homes through management of the housing register; and
- Increase the availability of temporary housing within the Borough in partnership with other agencies and ensuring coordinated delivery of services.

Key targets to meet the objective

The Council will:

- Deliver 71 new Council-owned affordable homes by March 2015, with a rolling programme of its own development from 2016 onwards;
- Continue to resource and operate a proactive housing enabling function for all housing tenures, with an overall target of 150 affordable homes per annum as a target for delivery up to 2018, primarily through partnership with Housing Associations;
- Support a bottom-up community led approach to affordable housing in rural areas in partnership with the Community Development Agency (CDA) for Hertfordshire.
- Maintain at least six partner Housing Associations committed to delivering affordable homes in Dacorum;
- Review the Housing Allocations Policy in 2013, to reflect current local priorities, and to adopt new flexibilities introduced by the Localism Act 2011;



- Make the best possible use of its affordable housing stock by incentivising Council tenants under-occupying their homes to downsize;
- Deliver a 41 bed single homeless hostel in Dacorum, using a combination of HCA and Growth Area Funding (GAF) resources, to will be completed by March 2015.

Target outcomes

Objective	Target outcome	Reporting	Resources
Maximise the delivery of affordable Housing	71 Council owned new build affordable homes by March 2015	Annually	HCA and HRA Resources
Maximise the delivery of affordable Housing	150 affordable homes per annum (including Housing Association and Council build)	Annually	Affordable Housing Development Fund
Maximise the delivery of affordable Housing	Maintain an active partnership with the CDA for Hertfordshire supported by a Service Level Agreement	Annually	CDA for Herts, Development Team, Planning Team
Maximise the delivery of affordable Housing	Maintain a register of at least six Housing Associations willing to develop in Dacorum	Annually	Affordable Housing SPD
Maximise the delivery of affordable Housing	Adopt a new Housing Allocations Policy in 2013	Monthly and Quarterly	Housing Strategy Officer
Maximise the delivery of affordable Housing	41 Bed Homeless Hostel to provide for single homeless (majority non-priority need), to be completed by March 2015	Annually	HCA and GAF Grant



SHO 5 – To improve prevention of homelessness and the range of temporary housing options

Associated Policy - Housing Allocations Policy, Homelessness Strategy

Corporate Vision 2010-14 - Design and enable a more varied housing offer

Introduction

Prevention will be an increasingly important tool for the Council in tackling homelessness, achieved by supporting households to manage their housing situation to avoid a crisis. A good range of temporary housing options supports this work by aiding the Council to meet the needs of different households as part of a responsive and flexible approach.

Local and national context

The Council has a statutory duty to investigate homelessness under the Housing Act 1996. In some cases the Council will have a further duty to provide Temporary Accommodation, and those households found eligible to receive the full homelessness duty will need to be made a suitable offer of secure accommodation.

The Council has a total of 26 Temporary Accommodation units currently available for use as interim accommodation for households in priority need and with the full statutory homelessness duty. This is less than 25% of the provision of Temporary Accommodation available in the neighbouring Aylesbury Vale District, which has similar homeless statistics.

The national trend of steadily increasing numbers of homeless presentations has been reflected in the figures for Dacorum, with recorded increases since the first housing market slump in 2008. Both the overall number of presentations, and the proportion of that number found eligible for the full homelessness duty, have been increasing. This has resulted in pressure on Temporary Accommodation and short term requirements to procure cost effective solutions. Relevant Housing Service budgets have been revised to reflect this.

The objective for 2013 - 2018

The Council will:

- Increase the availability of temporary housing within the Borough in partnership with other agencies and ensuring coordinated delivery of services;
- Implement short, medium and long term plans for increasing temporary housing options through effective procurement;
- Place a high emphasis on homelessness prevention services and reduce the overall number of homelessness applications; and



- Adopt a new Homelessness Strategy in 2013 to meet the challenges of homelessness prevention and increasing homelessness applications.

Key targets to meet the objective

The Council will:

- Procure, and regularly review, suitable and cost-effective accommodation in the form of a contract with a local value hotel. This will control the costs of the short term demands for Temporary Accommodation, which have resulted in increased Bed and Breakfast use;
- Reduce the use of Bed and Breakfast accommodation for homeless households almost entirely in the medium term, and eliminate its use in the long term by 2018. Bed and Breakfast accommodation is expensive and generally accepted as unsuitable for families;
- The Council will develop and adopt a new Homelessness Strategy in 2013 to set out the Council's plan for addressing increasing numbers of homeless households within the Borough and to take the prevention strategy forward. Development of the Homelessness Strategy will draw upon internal and external reports of data about the current service and put forward objectives for increasing the amount of dedicated homelessness prevention work the Council undertakes;
- The Council will deliver a 41 bed single homeless hostel in Dacorum (to provide accommodation for primarily non-priority single people). This project is being delivered using a combination of HCA and Growth Area Funding (GAF) resources and will be completed by March 2015 (see related Target Outcome in SHO 4);
- The Council will adopt the potential to discharge the full homelessness duty into the private rented sector (brought into force by the Localism Act 2011). Making use of this potential will provide an increased number of suitable long-term housing options for households with the homelessness duty, and should therefore reduce the pressure on Temporary Accommodation (see related Target Outcome in SHO 6).

Target outcomes

Objective	Target	Reporting	Resources
Improve prevention of homelessness and the range of temporary housing options	Monitor the demand for Temporary Accommodation and research household journeys and lengths of stay in accommodation	Monthly	Group Manager and all Strategic Housing Team Leaders
Improve prevention of homelessness and the range of temporary housing options	Procure Temporary Accommodation solutions in the short, medium and long term between 2013 and 2018	On-going	Group Manager and Strategic Housing Team Leaders



Improve prevention of homelessness and the range of temporary housing options	Prevent households from becoming homeless and ensure that prevention is the primary focus of the Advice and Homelessness team in every case	Quarterly	Group Manager and Strategic Housing Team Leaders
Improve prevention of homelessness and the range of temporary housing options	Adopt a new Homelessness Strategy in 2013 setting long term objectives for prevention and improving the housing options available to low income households	On-going	Housing Strategy Officer, Team Leader for Housing Advice and Homelessness

SHO 6 – To foster the Private Sector as a housing option

Associated Policy -	Homelessness Strategy, Empty Homes Strategy, Private Sector Housing Assistance Policy
Corporate Vision 2010-14 -	Design and enable a more varied housing offer Develop the private rented sector

Introduction

The private sector offers the Council many opportunities to develop its range of housing options for households, improve access to the housing market for local residents, and make the best use of housing across all tenures in the Borough.

Local and national context

Private sector housing is predominantly market led without the support of public sector funding. This 'sector' includes all private landlords, private tenants, owner occupiers and owners of empty properties.

Home ownership property prices have risen disproportionately to incomes for some time in Dacorum as highlighted by the HMNA in 2012. Banks have also been asking for high mortgage deposits of 20-25%, which has locked some potential first-time buyers out of the market.

The private rented sector has nearly trebled in size since 2001 primarily due to buy-to-let investment and the declining availability and affordability of mortgages. Private renting has become many households' only means of accessing the housing market.

The Welfare Reform Act is expected to affect the benefits awarded to private sector tenants and for many may restrict the amount of housing benefit that can be claimed, with roll out in April and October 2013.

The Council refers to its Deposit Guarantee Scheme as 'DGS'. DGS has been running successfully since 2000 and during this time the Council has found tenants for over 300 landlords. The deposit guarantee is a guarantee underwritten by the Council and given to a landlord in place of a cash deposit. The value of the guarantee is equivalent to the monthly rent of a property and covers landlords against possible losses for damage or excessive wear and tear. DGS provides a range of services to landlords including a standard tenancy agreement, deposit guarantee certificate, and advice and assistance on tenancy matters.

The Localism Act 2011 brought into force the potential for local housing authorities to discharge the full homelessness duty into the private rented sector, as per the requirements of the Homelessness Suitability of Accommodation Order 2012.



The objective for 2013 - 2018

The Council will:

- Seek to encourage the provision of new build private rented homes through both the planning process and through regeneration opportunities;
- Work closely with Housing Associations and Lea Valley Homes (the Zone Agent for Hertfordshire) to provide a range housing solutions that can help households access the owner occupier market;
- Continue to invest in, and promote, the local authority mortgage scheme run in conjunction with Hertfordshire County Council;
- Improve partnership working with local private sector landlords and take a proactive approach to tackling poor quality properties, as well as poor and rogue landlords;
- Make use of 'intermediate' rent models to deliver a further housing option within its own stock;
- Increase the number of private sector landlords renting their properties via the Council's deposit guarantee scheme; and
- Increase the number of empty homes that are being brought back into use.

Key targets to meet the objective

The Council will:

- Work with local developers to test new opportunities for delivering purpose-built accommodation for private renting funded through institutions;
- Undertake further work with Lea Valley Homes to ensure a wide range of options available for all households to access the owner occupier market, including the promotion of the FirstBuy scheme and the delivery of shared ownership housing;
- Continue to invest significant sums into the local authority mortgage scheme (LAMS), which provides first time buyers access to 95% mortgages and is run in conjunction with Hertfordshire County Council;
- Establish and maintain a regular Landlords' Forum in order to better understand and engage with the supply-side of the private rented sector in the local area. This forum will be used to identify new and innovative ways in which the Council can work with landlords to improve access to the private rented market;
- Review and develop the current deposit guarantee scheme to make it more attractive for landlords and tenants, and deliver the service as a local lettings agency;
- Explore options to discharge the full homelessness duty into the private rented sector and ensure properties meet the requirements of the Homelessness Suitability of Accommodation Order 2012 (see related Target Outcome in SHO 5); and

- Set long-term strategic objectives for bringing empty homes back into use, including a commitment to making loans available to owners of empty properties that secure tenancy nominations to the deposit guarantee scheme (see related Target Outcome in SHO 2).

Target outcomes

Objective	Target	Reporting	Resources
Foster the private sector as a housing option	Deliver purpose-built private rented accommodation in partnership with developers and institutions	Annually	Planning Team / Private investment
Foster the private sector as a housing option	Run a Landlord Forum twice a year	Bi-annually	Strategy and Private Sector Housing team
Foster the private sector as a housing option	Review and expand the deposit guarantee scheme in 2013 with a website for landlords and tenants to access information online Achieve 200 properties in the deposit guarantee scheme	On-going	Private Sector Housing Officers / Team Leader Strategy and Private Sector Housing
Foster the private sector as a housing option	Establish and monitor a register of properties that meet the 2012 Suitability Order	On-going	Private Sector Housing Officers / Team Leader Strategy and Private Sector Housing / Team Leader for Housing Advice and Homelessness



Appendix 1

Target Outcomes Table

Objective	Target outcome	Reporting	Resources
Plan and deliver a good supply and mix of housing	430 new homes each financial year	Annually	Planning and Development Teams Private investment HCA, Growing Places Fund, s106
Plan and deliver a good supply and mix of housing	Accelerate the delivery of 200 new homes through active intervention	Annually	Planning Team, HCA, Growing Places Fund
Plan and deliver a good supply and mix of housing	Deliver a mix of housing sizes and types across tenures	Annually	Planning and Development Teams HCA, Growing Places Fund, s106
Plan and deliver a good supply and mix of housing	Deliver a proportion of new homes to the 'Lifetime Homes' standard (or equivalent)	Annually	Planning and Development Teams Private investment HCA, Growing Places Fund, s106
Plan and deliver a good supply and mix of housing	Deliver a proportion of new homes to the 'Building for Life' standard (or equivalent) where possible	Annually	Planning and Development Teams Private investment HCA, Growing Places Fund, s106
Improve the quality of housing in Dacorum	Develop the Council's new build programme to a high standard, including one eco-exemplar development to be completed by 2018	On-going	Housing Service and Development Team Whole Council
Improve the quality of housing in Dacorum	Procure a joint contract for planned and responsive repairs to Council stock in 2013 and provide on-going monitoring	Quarterly	HRA, private contractors
Improve the quality of housing in Dacorum	Invest resources in improving the private sector through work to identify empty homes and bring them back into use, and further proactive work with private sector landlords	On-going	Team Leader Environmental Protection and Housing, Strategy and Private Sector Housing team / Private Sector
Improve the quality of housing in Dacorum	Meet targets to raise Health and Safety standards proactively, assessed using HHSRS	Bi-annually	Environmental Health team and Strategy and Private Sector Housing team



Improve the quality of housing in Dacorum	Meet targets for timescales to provide adaptations from start to finish for persons in receipt of the Disabled Facilities Grant	Quarterly	Environmental Health team, Housing Service
Improve the quality of housing in Dacorum	Implement the Cross Tenure Housing Energy Strategy, Green Deal and Eco Agenda.	On-going	Team Leader Environmental Protection and Housing, cross-department working group
Monitor housing need effectively	Starting with the Census data analysis, produce reports of the housing market and needs data for the Borough every three years.	3 yearly	Team Leader Strategy and Private Sector Housing, Policy and Information Officer
Monitor housing need effectively	Commission further work to assess private sector housing stock condition by 2015	5 yearly	
Monitor housing need effectively	Purchase access to relevant market information to inform policy development in 2013.	On-going	Hometrack, Housing Strategy Team
Monitor housing need effectively	Gather evidence to inform the detail of an Older Person's Housing Strategy to be developed in 2013 for adoption in 2014.	Bi-Annually	Housing Strategy team, Housing Service
Monitor housing need effectively	Gather evidence to inform the detail of a Younger Person's Housing Strategy to be developed in 2014 for adoption in 2015.	Bi-Annually	Housing Strategy team, Housing Service
Maximise the delivery of affordable Housing	71 Council owned new build affordable homes by March 2015	Annually	HCA and HRA Resources
Maximise the delivery of affordable Housing	150 affordable homes per annum (including Housing Association and Council build)	Annually	Affordable Housing Development Fund
Maximise the delivery of affordable Housing	Maintain an active partnership with the CDA for Hertfordshire supported by a Service Level Agreement	Annually	CDA for Herts, Development Team, Planning Team
Maximise the delivery of affordable Housing	Maintain a register of at least six Housing Associations willing to develop in Dacorum	Annually	Affordable Housing SPD
Maximise the delivery of affordable Housing	Adopt a new Housing Allocations Policy in 2013	Monthly and Quarterly	Housing Strategy Officer



Maximise the delivery of affordable Housing	41 Bed Homeless Hostel to provide for single homeless (majority non-priority need), to be completed by March 2015	Annually	HCA and GAF Grant
Improve prevention of homelessness and the range of temporary housing options	Monitor the demand for Temporary Accommodation and research household journeys and lengths of stay in accommodation	Monthly	Group Manager and Strategic Housing Team Leaders
Improve prevention of homelessness and the range of temporary housing options	Procure Temporary Accommodation solutions in the short, medium and long term between 2013 and 2018	Bi-annually	Group Manager and Strategic Housing Team Leaders
Improve prevention of homelessness and the range of temporary housing options	Prevent households from becoming homeless and ensure that prevention is the primary focus of the Advice and Homelessness team in every case	Quarterly	Team Leader for Housing Advice and Homelessness
Improve prevention of homelessness and the range of temporary housing options	Adopt a new Homelessness Strategy in 2013 setting long term objectives for prevention and improving the housing options available to low income households	Quarterly	Housing Strategy Officer, Team Leader for Housing Advice and Homelessness
Foster the private sector as a housing option	Deliver purpose-built private rented accommodation in partnership with developers and institutions	Annually	Planning Team / Private investment
Foster the private sector as a housing option	Run a Landlord Forum twice a year and set up a website for landlords and tenants to access information on line	Bi-annually	Strategy and Private Sector Housing team
Foster the private sector as a housing option	Review and expand the deposit guarantee scheme in 2013 with a website for landlords and tenants to access information online Achieve 200 properties in the deposit guarantee scheme	On-going	Private Sector Housing Officers / Team Leader Strategy and Private Sector Housing
Foster the private sector as a housing option	Establish and monitor a register of properties that meet the 2012 Suitability Order	Set up in 2013 then on-going	Private Sector Housing Officers / Team Leader Strategy and Private Sector Housing / Team Leader for Housing Advice and Homelessness

Appendix 2

Housing Market and Needs Assessment 2012 – Summary of Key Findings

Housing Market Change

- Over the three year period Q3 2008 to Q4 2011, the average property price in Dacorum increased by 36%.
- All property types had increased in price, with larger property types seeing the greatest increases. Detached properties were found to have increased in price by 43.8%, followed by terraced properties (30.2%) and semi-detached properties (25.8%).
- Sales levels in the Dacorum area increased by 13.4% from 2003 to 2006, reaching a peak in 2006, in contrast to the County which peaked in 2004.
- The average property price in Dacorum is £312,681, higher than the County average, regional and national averages.
- Nationally, loans to first-time buyers were up by 4% from November 2010 to November 2011. The typical first time buyer in September 2011 needed a deposit of 20% and borrowed 3.23 times their income.
- If funding could be secured at 90% mortgage an average deposit of around £11,595 to £12,000 would be required to buy one and two bedroom flats, and £17,900 to £20,000 for two and three bedroom terraced houses in the 2012 Dacorum market.
- The need for up to a 20% deposit is the key affordability problem for those wishing to buy - 93% of concealed households forming within parental homes will not be able to afford a deposit for a 1 bed flat without significant parental assistance.
- Entry rental costs in the private rented sector vary by location within the Borough.
- 58% of new households forming cannot afford to rent in the private market.

Income Change

- 2011 data shows a median income of £30,858 for Dacorum, a 53.7% increase on the 2003 figure of £20,079.



Population Projections

- Demographic projections for Dacorum predict an increase in the population of Dacorum of 19,500 people (+13.9%) over the forecast period to 2033. There is an increase in all age groups.
- The most significant growth is in the over 65 age group with an increase of 14,400 people (+65.8%), compared to an increase of only 4.3% for the whole population aged under 65.
- Within the older age group, numbers of people aged 85+ are projected to grow by 4,500 (+150.0%). Given the resource demands and specialist accommodation needs often associated with very elderly people, these are significant figures.

Property Types Needed

- Meeting the backlog of affordable housing need over 5 years would require 653 units a year.
- There is substantial housing need for all types of unit sizes that will not be met by the immediate identified supply.
- The provision of smaller units for older people, particularly Extra Care, will be important for initiatives to free up under-occupied three bedroom social rented stock.
- Making best use of the existing stock is now even more important as a means of addressing needs for larger family size properties.



Appendix 3

Summary of the Government's Housing Strategy: 'Laying the Foundations: A Housing Strategy for England

This is a summary of the government's strategy for housing, published on 21 November 2011.

Development

- £400m investment in new development, supporting house builders in need of development finance including small and medium sized builders
- Mortgage indemnity scheme designed with the Home Builders Federation and Council of Mortgage Lenders to offer 95% loan to value mortgages for new build properties in England, to support 100,000 households
- Free up public sector land with "build now, pay later" deals for developers, releasing enough land to build 100,000 new homes and create up to 200,000 new jobs in the construction industry
- A new £500m Growing Places fund to support infrastructure
- £400m earmarked for FirstBuy, to help 10,500 first time buyers with the help of an equity loan up to 20%
- Consultation on plans to force local authorities to re-think section 106 agreements signed before April 2010, in areas where development is stalled
- A Custom Homes programme worth £30m to help individuals build their own homes, offering short-term project finance for independent projects
- Restatement of the government's commitment to the New Homes Bonus, community infrastructure levy and local business rate retention, the community right to build and simplification of the planning system through the National Planning Policy Framework

Social housing

- Councils granted financial responsibility for their own housing stock through reform of the Housing Revenue Account
- Reform of social housing management through the Localism Act, creating a sector which uses social housing as a "springboard" for social mobility
- Average new tenancies granted for five years, with tenancies of between two and five years allocated in "exceptional circumstances"
- New for-profit housing providers to offer social housing: "The regulator is in advanced discussions with a number of publicly quoted companies who wish to set up a social housing subsidiary"
- Right-to-buy owners will be offered a discount of as much as half the value of their homes. Homes sold through right-to-buy will be matched by new homes developed for social rent
- Introduction of HomeSwap Direct, a scheme to enable social tenants to manage moving house themselves, plus the creation of 12 "mobility vanguards" - areas in which £1m will be invested to investigate new methods of mobility
- Local authorities granted the freedom to allocate stock in the way they see fit, including granting priority to working households
- Regulation of social housing will focus on "value for money", making boards accountable for how their organisations deliver the most from assets, such as increased specialisation or economies of scale
- Councils no longer obligated to have open waiting lists

- Social landlords to be given new powers to identify and recover properties that are being used fraudulently
- Housing providers can charge market rents from tenants earning "very high salaries"
- New measure to prevent people who already have a suitable home from seeking social housing
- Encouraging innovation and competition between landlords

Private rented sector

- An independent review of barriers to investment in the private rented sector
- New build-to-let models, where homes are built specifically for the private rental market, with funding from major investors
- Financial incentives for investment in private rent, such as major investors paying just 1% in stamp duty, and reform of real estate investment trusts
- Government will work with local authorities to "tackle the worst properties" – but no further detail on how this work will be carried out
- New factsheets to help private landlords understand the basic requirements of managing a property for rent

Empty homes

- £100m in funding to bring empty homes back into use, and a further £50m to tackle the worst concentrations of empty homes
- Consultation on an 'empty homes premium' added to council tax, payable if a home is left unattended for more than two years. Receipts from this additional tax used to bring homes back into use
- Government will encourage private landlords and housing providers to use funding attached to the Green Deal to renovate empty homes
- Changes to empty dwelling management orders to target long-term empty homes
- New Homes Bonus to be awarded to empty homes brought back into use

Vulnerable groups

- New deal for older people's housing – although no detail on the terms of this deal – and £1.5m invested in the FirstStop information service for housing options
- £51m invested in handyperson schemes for repairs and adaptations
- Work to be carried out with the financial services industry to create new equity release products for older people
- £400m allocated to homeless prevention
- A Ministerial Working Group has been created to address the causes of homelessness. It will also look at impact of criminalising squatting on the most vulnerable who squat rather than sleep rough
- £20m to implement the No Second Night Out programme across the country, and £10m to charity Crisis to support single homeless people
- Councils now able to discharge their duties to homeless people in the private rented sector
- Service personnel receive high priority for social housing, and will not lose their right to qualify for local housing despite moving from base to base during their careers
- Service personnel placed at the top of the list for all government-supported home ownership schemes
- Work with credit reference agencies to ensure service men and women are not disadvantaged by their prior living arrangements when securing a private mortgage



Design

- Grant communities a say over the design of new homes. Funding provided to the Design Council to support communities to shape development in their own areas
- All new homes will meet the Zero Carbon Homes standard from 2016
- Review of building regulations to improve energy efficiency and carbon emission standards for new buildings
- Commitment to the Green Deal to renovate existing homes and boost energy efficiency

Summary of the Energy Act 2011

The Energy Act 2011 made provisions for the development of a Green Deal and a new Energy Company Obligation (ECO) to replace the existing Carbon Emissions Reduction Target (CERT) and the Community Energy Saving Programme (CESP), which will both expire in 2012. Consultation on the scheme ended in February 2012, and although the government aims to introduce the scheme in October 2012, this may change as important issues such as private funding still need to be arranged.

The flagship policy in the Act is the 'Green Deal', a scheme whereby householders, private landlords and businesses would be given finance upfront to make energy efficiency improvements, which would then be paid for by energy bill savings. It is envisaged that the funding will be provided by the private sector in the form of loans tied to the electricity meter not the householder. A charge will be included in fuel bills to meet the loan repayments. A "Golden Rule" will be introduced to ensure that eligible measures are cost neutral. This means that the savings on fuel bills will be equal to or greater than the loan repayment. This will be a market led initiative rather than the current energy supplier obligation to reduce CO2 emissions through target setting by Government.

The Energy Act also introduces a range of other provisions:

- Establishes the Energy Company Obligation (ECO): a new obligation on energy companies to help certain groups of consumers, who need extra support, with saving energy;
- Facilitates the roll-out of smart meters;
- Widens access to energy performance certificates;
- Makes information on energy bills clearer; and
- Introduces measures designed to help improve energy security and to encourage low carbon generation.